

In re:  
Morgan Collins  
Debtor

Case No. 24-13728-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Oct 18, 2024

Form ID: 309A

Total Noticed: 41

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:**

Recip ID	Recipient Name and Address
db	Morgan Collins, 48 Bittersweet Ct, Norristown, PA 19403-2904
14937387	+ Berkheimer Tax Administrator, 50 North Seventh Street, Bangor, PA 18013-1731
14937398	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14937404	PNC Financial, Attn: Bankruptcy 300Fifth Ave, Pittsburgh, PA 15222
14937407	+ Sofi Lending Corp/MOHELA, Attn: Bankruptcy, PO Box 1022, Chesterfield, MO 63006-1022
14937411	+ Tri Cty Fcu, 1550 Medical Dr, Pottstown, PA 19464-3225
14937413	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14937416	+ Westover Village Apartments, 1 Meadow Lane, Norristown, PA 19403-2913

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Oct 19 2024 00:03:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BCCSHUBERT.COM	Oct 19 2024 04:05:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Oct 19 2024 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 19 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 19 2024 00:04:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14937383	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 19 2024 00:04:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14937382	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 19 2024 00:22:49	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14937384	Email/PDF: bncnotices@becket-lee.com	Oct 19 2024 00:22:58	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14937385	+ EDI: BANKAMER	Oct 19 2024 03:59:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14937386	EDI: TSYS2	Oct 19 2024 04:05:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14937388	EDI: CRFRSTNA.COM		

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14937389	+ Email/Text: bankruptcycollections@citadelbanking.com	Oct 19 2024 04:05:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14937390	EDI: CITICORP	Oct 19 2024 04:05:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14937391	+ EDI: WFNNB.COM	Oct 19 2024 04:05:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14937392	+ EDI: WFNNB.COM	Oct 19 2024 04:05:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14937393	+ EDI: WFNNB.COM	Oct 19 2024 04:05:00	Comenity Capital/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14937394	+ EDI: WFNNB.COM	Oct 19 2024 04:05:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14937395	+ Email/Text: bncnotifications@pheaa.org	Oct 19 2024 00:03:00	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14937396	EDI: DISCOVER	Oct 19 2024 04:05:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14937397	EDI: IRS.COM	Oct 19 2024 04:05:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14937399	Email/Text: inchargehq@westcreekfin.com	Oct 19 2024 00:04:00	Koalafi, Attn: Bankruptcy, Po Box 5518, Glen Allen, VA 23058-5518
14937400	+ EDI: LENDNGCLUB	Oct 19 2024 04:05:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
14937401	Email/Text: fesbank@attorneygeneral.gov	Oct 19 2024 00:03:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14937405	Email/Text: Bankruptcy.Notices@pnc.com	Oct 19 2024 00:03:00	PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
14937402	EDI: PENNDEPTREV	Oct 19 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14937402	Email/Text: RVSVBCICNOTICE1@state.pa.us	Oct 19 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14937403	^ MEBN	Oct 19 2024 00:01:37	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14937406	+ Email/Text: bankruptcy1@pfffcu.org	Oct 19 2024 00:03:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch st, Philadelphia, PA 19107-2495
14937407	^ MEBN	Oct 19 2024 00:01:16	Sofi Lending Corp/MOHELA, Attn: Bankruptcy, PO Box 1022, Chesterfield, MO 63006-1022
14937408	EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14937409	+ EDI: SYNC	Oct 19 2024 04:05:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14937410	EDI: SYNC	Oct 19 2024 04:05:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14937412	Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 19 2024 00:04:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14937414	Email/Text: bankruptcies@uplift.com	Oct 19 2024 00:03:00	Uplift Inc, Attn: Bankruptcy 440 N. Wolfe Road,

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14937415

+ EDI: WFFC2

Sunnyvale, CA 94085

Oct 19 2024 04:05:00

Wells Fargo Bank NA, Attn: Bankruptcy 1 Home  
Campus MAC X2303, Des Moines, IA  
50328-0001

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Morgan Collins	Social Security number or ITIN: xxx-xx-3234
	First Name    Middle Name    Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: ----- EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 10/17/24
Case number:	24-13728-pmm	

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Morgan Collins	
2. All other names used in the last 8 years		
3. Address	48 Bittersweet Ct Norristown, PA 19403-2904	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184 Email: <a href="mailto:christine.shubert@comcast.net">christine.shubert@comcast.net</a>

For more information, see page 2 >

Debtor Morgan Collins

Case number 24-13728-pmm

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 10/18/24
<b>7. Meeting of creditors</b>	<b>November 22, 2024 at 10:30 AM</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to <a href="https://Zoom.us">Zoom.us</a> , Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 1/21/25
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	